

Certificate Number: 05781-RI-DE-026822098

Bankruptcy Case Number: 15-11825



05781-RI-DE-026822098

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 19, 2016, at 10:49 o'clock AM PST, Nicole Patalano Melendez completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of Rhode Island.

Date: January 19, 2016 By: /s/Allison M Geving

Name: Allison M Geving

Title: President